

(800) 473-6757

Call the  
**MOSTARS**  
Information  
Center

to speak with trained  
staff members about  
any story in this  
newsletter  
as well as to obtain  
free information about  
state and federal  
student financial  
assistance programs.

(573) 751-3940

**January 2001**



**Missouri Student Assistance Resource Services**

**MOSTARS is the student assistance division of the Missouri Department of Higher Education.**

## Hearnes Named Assistant Commissioner for Student Assistance and Services

**L**ynn Hearnes is the assistant commissioner for student assistance and services and director of MOSTARS. She will lead the expansion and management of the Missouri Coordinating Board for Higher Education's four student services and financial assistance initiatives: early awareness and outreach, consumer information, state and federal student financial assistance programs, and student loan default prevention.

Before joining MOSTARS on Jan. 3, Hearnes held the top management position, clerk of court, at the Missouri Court of Appeals in St. Louis since 1997. She was the attorney and governmental relations specialist for a major national consulting firm. She also was a part-time professor of urban affairs at Saint Louis University.

Her professional memberships include the American Bar Association, the Missouri and Kansas Bar Associations, and the National Association of Judicial Educators.



Hearnes

Hearnes has served various civic organizations, including the Missouri Arts Council, Missouri Citizens for the Arts, the Development Board of Habitat for Humanity, and the Visitors Board of the Southern Illinois University School of Law.

Among her honors are a fellowship with the National Institute of State Courts, membership in Pi Lambda Theta Honorary Society for Women in Education, and a Distinguished Honors Thesis at Georgetown University.

Hearnes earned a bachelor of science degree from the University of Missouri-Columbia in 1971, a juris doctorate from Hamline University in 1978, a master of arts degree from Georgetown University in 1989, and a specialist degree in higher education administration from Saint Louis University in 2000. She currently is working on a doctorate in higher education at Saint Louis University. ★

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Beth Ziehmer  
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This portion of the **MOSTARS** newsletter includes questions and answers about topics that our clients bring to our attention.

If you think there is a need for a published clarification on a particular topic, contact the **MOSTARS Information Center at (800) 473-6757 or (573) 751-3940** to discuss the topic.

If one of your questions is published, put yourself on the back for asking a question that may benefit other clients.

## For Your Convenience

An information box indicating subject matter accompanies each article in this newsletter.

This box also contains the name of the article's contact person (where applicable) and his or her phone number and e-mail user ID.

The user ID is now the firstname.lastname. The formula for e-mail addresses at the Missouri Department of Higher Education is as follows:

USER ID@mohhe.gov

Remember, you also can contact the **MOSTARS Information Center at (800) 473-6757 or (573) 751-3940**.

### What is the correct procedure for prorating the annual Federal Stafford Loan limit for a student who is enrolled in a program that is less than an academic year in length?

The following example illustrates the correct proration procedure.

A dependent student enrolls in an undergraduate vocational program that is 10 weeks long and consists of 250 clock hours. The school's academic year is 30 weeks and 900 clock hours in length.

Program = enrollment period of 10 weeks, 250 hours  
School's academic year = 30 weeks, 900 clock hours

Compare fractions based on weeks and hours:  
 $10/30 (= .33)$      $250/900 (= .28)$

Multiply the smaller fraction by the Federal Stafford Loan limit applicable to the student's grade level:  $.28 \times \$2,625 = \$735$

#### Sources:

U.S. Department of Education Reauthorization Training Spring 2000 Participant's Guide, pages 2-14 through 2-17

Common Manual subsection 5.7.H.

### What is the correct procedure for prorating the annual Federal Stafford Loan limit for an undergraduate student whose program equals or exceeds an academic year in length when the student is enrolled in a final period of study\* that is shorter than an academic year?

(\*This is the remaining portion of the program that is expected to result in graduation or program completion.)

The following example illustrates the correct proration procedure.

An independent student is enrolled in a two-year undergraduate degree program. The academic year is defined as 24 credit hours and 30 weeks (two 15-week semesters). The student has completed two years of study but needs an additional six credit hours to graduate. The student plans to complete the remaining six credit hours in one 15-week semester.

Divide the hours in the remaining portion of the program by the hours in the academic year:  $6/24 = .25$

Multiply this fraction by the annual loan limit appropriate for the grade level  
Base:  $.25 \times \$3,500 = \$875$

Additional unsubsidized:  $.25 \times \$4,000 = \$1,000$

#### Sources:

(same as above)

### Is a defaulted borrower eligible for loan discharge based on total and permanent disability?

Yes. A defaulted borrower can receive a loan discharge under total and permanent disability. If the loan is discharged due to total and permanent disability, it is no longer considered to be in default status.

#### Source:

SFA Handbook 1999-2000, Direct Loan and FFEL Programs Reference, p. 84

**How does a defaulted borrower apply for total and permanent disability discharge?**

**T**he borrower must submit a completed U.S. Department of Education Total and Permanent Disability Cancellation Request form to the loan holder. In the case of loans held by the Missouri Student Loan Program, borrowers can request the form from the MOSTARS Information Center at (800) 473-6757 or (573) 751-3940.

**How does a borrower whose loan has been discharged due to total and permanent disability regain eligibility for federal Title IV student financial assistance?**

**A** borrower whose prior loan was discharged due to total and permanent disability currently is not required to reaffirm the debt to regain federal Title IV grant eligibility. To obtain a new federal Title IV loan, the borrower must obtain a physician's statement that the borrower has the ability to engage in substantial gainful activity. The borrower also must sign a statement acknowledging that the new federal Title IV loan cannot be discharged based on the borrower's impairment, unless the condition substantially deteriorates to the extent that the borrower can no longer work or attend school (per a physician's certification). If the Missouri Student Loan Program is the holder of the discharged loan, the forms for the physician's statement of condition and the borrower acknowledgement statement that are required for a new loan can be obtained by contacting the MOSTARS Information Center at (800) 473-6757 or (573) 751-3940.

To obtain a federal Title IV grant or work-study, the borrower does not have to provide the physician's statement or the borrower acknowledgement.

Note: The U.S. Department of Education plans to change the total and permanent disability discharge rules. The change to implement conditional discharge due to total and permanent disability will be delayed until July 1, 2002. However, for any loan discharged between July 1, 2001, and June 30, 2002, the borrower must reaffirm the debt if he or she receives a new federal Title IV loan within three years of the date the borrower became disabled, as certified by a physician.

**Sources:**

SFA Handbook 2000-2001, Student Eligibility Section, pp. 1-57, 1-64; 34 CFR 682.201(a)(5)

Nov. 1, 2000 Federal Register, p. 65679

**If a student had a Federal Perkins Loan discharged due to total and permanent disability and now wants to borrow a Federal Stafford Loan at a different school, how does the Federal Perkins Loan discharge affect the borrower's ability to apply for a Federal Stafford Loan?**

**T**he Missouri Student Loan Program does not administer the Federal Perkins Loan Program. However, since the SFA Handbook does not exclude any federal Title IV loan type from its guidance on regaining eligibility after discharge of a "prior loan," our conservative assumption is that if a student wants to obtain a new loan after having any federal Title IV loan discharged due to total and permanent disability, he or she must follow the same rules outlined above, which are: (1) the borrower must obtain a physician's statement that the borrower has the ability to engage in substantial gainful activity and (2) the borrower must sign a statement acknowledging that the new loan cannot be discharged based on the borrower's present impairment, unless the condition substantially deteriorates to the extent that the borrower can no longer work or attend school (per a physician's certification). ★

**Application  
Deadline for  
State Student  
Financial  
Assistance  
Programs**

**F**or the 2001-02 academic year, the application deadline for all state need-based student financial assistance programs administered by MOSTARS (i.e., the Charles Gallagher Student Financial Assistance Program, Advantage Missouri Program, Marguerite Ross Barnett Memorial Scholarship Program, and Missouri College Guarantee Program) is April 1, 2001.

Because April 1, 2001, is a Sunday, MOSTARS will extend the deadline to Monday, April 2, 2001. This means that a student's original FAFSA must be received by the Central Processing System by April 2 to be considered on time for state assistance. Students who apply after the deadline may not be considered for awards due to the unavailability of funds.

The common application deadline will be beneficial when estimating program awards, and this deadline will apply to both new and renewal applicants for all of these programs. ★

**MOSTARS  
News**

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# Governor's Conference Focuses on National Report Card

**T**he Missouri higher education system ranks average when compared nationally, according to Measuring Up 2000: The State-by-State Report Card for Higher Education, released Nov. 30 by The National Center for Public Policy and Higher Education.

Missouri was one of the first states to respond to its grades on the report card during the 2000 Governor's Conference on Higher Education, held Dec. 7 in Columbia.

Dr. Joni Finney, vice president of The National Center, announced Missouri's results in five categories: preparation, participation, affordability, persistence and completion, and educational gains and returns. Within these five categories are a total of 30 performance indicators. Missouri was given a grade in each category relative to the top-performing state. The report card analysis included public and independent institutions.

Missouri received a B- in persistence and completion, a C+ in preparation, a C- in participation, a C in educational gains and returns, and a D+ in affordability. The affordability score resulted in part from the fact that at Missouri public and independent institutions, the family income required to pay for college expenses after financial aid is higher than in the top states. Compared nationally, Missouri provides a low level of state financial aid to low-income students, and the average loan amount that students borrow each year is \$3,910, compared to \$3,094 in the highest scoring states. [Editor's note: The data on state financial aid to low-income students is based on just one year of funding for the Missouri College Guarantee Program.]

"The report makes it clear that we cannot be satisfied with our national standing," said Dr. Kala M. Stroup, Missouri commissioner of higher education. "We must address our challenges as we maintain a commitment to our strengths."

Finney; Dr. Brian Fitzgerald, staff director of the Congressional Advisory Committee on Student Financial Assistance; and Brenda Albright, higher education consultant, answered questions about the report card during the morning sessions. Afternoon sessions examined initiatives to improve Missouri's standing

**Dr. Joni Finney, vice president of The National Center for Public Policy and Higher Education, (left) and Dr. Brian Fitzgerald, staff director of the Congressional Advisory Committee on Student Financial Assistance, answered questions about The State-by-State Report Card for Higher Education during the conference.**



and included topics such as K-16 partnerships and Missouri's GEAR UP grants to improve the preparation and participation of students, an agreement between the Missouri National Guard and the Missouri Learners' Network to provide access to higher education for adult learners, and the affordability of higher education.

During the opening session of the conference, Gov.-elect Bob Holden presented challenges that he would like Missouri higher education to address during his administration. "The educational opportunities of tomorrow must focus on the needs of student learners," said Holden. "We must focus on how we deliver educational opportunities to every student at every age."

Holden said that continuing to improve K-12 education and preparation for college will be a major goal of his administration, and he asked Missouri higher education to do all it can to help.

Gov. Roger Wilson addressed the conference and presented the 2000 Faculty Awards for Excellence in Teaching during the luncheon session. The awards ceremony was dedicated to the late Gov. Mel Carnahan, in honor of his commitment to higher education. Wilson highlighted accomplishments in higher education during Carnahan's administration. He expressed his appreciation for the public and independent, two- and four-year colleges and universities working together and asked them to continue to do so.

MOSTARS, the MO\$T Program, MOHELA, and other groups exhibited information booths during the conference. ★



# MOSTARS to Establish New Administrative Advisory Committee

**MOSTARS  
News**

Dan Peterson  
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**M**OSTARS, in partnership with the Missouri Association of Student Financial Aid Personnel Executive Board, is in the process of establishing a new MOSTARS Administrative Advisory Committee. The role of the new advisory committee will be to work with MOSTARS on administrative policies that affect the daily administration of student financial assistance programs, early awareness and outreach activities, and initiatives related to default prevention and consumer information.

MOSTARS staff met with the MASFAP Executive Board at the fall 2000 MASFAP conference to develop a structure for the administrative advisory committee. To continue the strong partnership with MASFAP, MOSTARS requested that the new committee structure include representation from the MASFAP organization.

It was agreed that the four delegates at large from the MASFAP Executive Board would represent the state association on the administrative advisory committee. The executive board also recommended that MOSTARS select the remaining members of the committee and

determine the term lengths for each member so that all sectors of postsecondary education are represented.

The new committee is expected to be established in March. If you are interested in being considered to serve on the committee, submit your name and the name of your institution to Dan Peterson by Feb. 15.

As a reminder, in April 2000, the Missouri Coordinating Board for Higher Education established the MOSTARS Advisory Board. The current MASFAP president represents the state association on the advisory board. The advisory board is charged with developing recommendations and policies that will advance financial access and ensure the success of early awareness and outreach programs, default prevention and debt management initiatives, and consumer information efforts to increase the educational attainment of Missouri citizens. Information about the MOSTARS Advisory Board was published in the May 2000, July 2000, and August 2000 issues of the MOSTARS newsletter. ★

## Number of Members

**4**  
**2**  
**2**  
**2**  
**2**  
**2**

## Representation

**MASFAP - Delegates at Large**  
**Public Four-Year Institutions**  
**Public Two-Year Institutions**  
**Independent Institutions**  
**Private Career Schools**  
**Lending Institutions**

# NSLDS Announces Availability of FFY 1999 Cohort Default Rate Calculations

**FFEL  
Program  
News**

Ruth Chrismore  
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**U**SDE Technical Update GA-2000-011, dated Nov. 29, 2000, announced the schedule for the calculation and release of FFY 1999 draft and official cohort default rates. The schedule is as follows:

## **Draft FFY 1999 Rates**

Jan. 13, 2001 Rates will be calculated by NSLDS

Feb. 2, 2001 Rates to be released

## **Official FFY 1999 Rates**

Aug. 4, 2001 Rates will be calculated by NSLDS

Sept. 10, 2001 Rates to be released

The Missouri Student Loan Program provides updates to NSLDS monthly, usually on the fourth Sunday. Any changes that may affect these rates need to be provided to the MSLP prior to its monthly extract based on these schedules.

If you have any questions about the last date that updates may be provided in order to be reflected in FFY 1999 cohort default rates, call the MOSTARS Information Center at (800) 473-6757 or Missy Markis at Guarantec, the MSLP servicer, at (800) 667-7906, extension 7480. ★

# Laser MPNs Available

**FFEL  
Program  
News**

Beth Ziehmer  
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**T**he Missouri Student Loan Program now has Master Promissory Notes and School Certification Forms available on laser printer-ready paper. For e\*CLIPS users, the MSLP has an MPN that is blank on the front page with the Disclosure of Loan Terms and other information printed on the back. As the MPN is printed through the e\*CLIPS product, the appropriate lines, boxes, and text will be printed on the blank side. The e\*CLIPS MPNs are accompanied by the instruction booklets and wraparounds. The School Certification Form also is blank on the front with the instructions printed on the back.

In addition, the MSLP has laser printer-ready MPNs and School Certification Forms that are printed with the boxes left blank for printing from sources other than e\*CLIPS. The instruction booklets and wraparounds also are included with the laser MPN.

For ease in ordering the forms, the stock information is:

**e\*CLIPS MPN - ECLIPS MPN Stock Code 197448**

**e\*CLIPS School Certification Form - ECLIPS SCH CERT Stock Code 197446**

**Laser - MO CS MPN Stock Code 195019**

**Laser School Certification Form - MO CS SCH CERT Stock Code 195020.**

These forms are available in quantities of 250 per package. To order a supply of the laser MPNs, you can use the Student Loan Forms requests under Applications, Surveys, Forms on our web site ([www.cbhe.state.mo.us](http://www.cbhe.state.mo.us)), e-mail [forms@guarantec.com](mailto:forms@guarantec.com), or call the MOSTARS Information Center at (800) 473-6757 or (573) 751-3940. Please specify which version of the MPN or School Certification Form you are requesting. ★

# Eligible Lender List Changes

## Added

**Union Bank of California Trustee CHELA, OE 821623-00**

**Participation: Sub, Unsub, PLUS**

Added Nov. 17, 2000

## Changed

**Fulton Savings Bank c/o MOHELA, OE 827418-00**

**New Name: Central Bank-Fulton**

**New FICE Code: 806773-00**

**New FICE Lender Name: smartFUNDS c/o MOHELA**

Changed Nov. 1, 2000

**Fulton Savings Bank c/o MOHELA, OE 827418-50**

**New Name: Central Bank-Fulton**

**New FICE Code: 806773-50**

**New FICE Lender Name: smartFUNDS c/o MOHELA**

Changed Nov. 1, 2000

## Removed

**South Side National Bank c/o MOHELA, OE 806911-00**

Removed Nov. 28, 2000

# Mapping Your Future Offers 10 Steps to Financial Fitness

**Mapping  
Your  
Future  
News**

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**M**apping Your Future, the award-winning web site at [mapping-your-future.org](http://mapping-your-future.org), recently launched "Ten Steps to Financial Fitness," an interactive financial trainer to help high school and college students build financial muscle.

The new feature enhances the site's comprehensive collection of online career and college planning information. Students get information about saving, managing debt, budgeting, and building solid credit histories. Using a variety of interactive calculators on the site, visitors can estimate how their savings will add up, take a financial fitness test to evaluate the state of their current finances, and balance their check books—all

online. The simple navigation and get-fit tips of "Ten Steps to Financial Fitness" can help a wide range of visitors learn to manage their finances—whether they are in school, recent graduates, or parents planning for their children's future.

MOSTARS and other guaranty agencies sponsor Mapping Your Future, a public service web site providing college, career, and financial assistance information and services. The site has received numerous awards, including the Apex Award for Publication Excellence, the Semi-Finalist Global Information Infrastructure Award, the Web Awards Standard of Excellence, and the Communicator Award of Excellence. ★

# Teacher Shortage Areas

**A**s of the print date of this newsletter, the Missouri Department of Elementary and Secondary Education was not required to submit teacher shortage areas for approval by the U.S. Department of Education. Therefore, the teacher shortage areas for the 1999-2000 academic year may be used for the current academic year.

A Federal Stafford Loan or Federal Supplemental Loans for Students borrower who obtained his or her first loan between July 1, 1987, and June 30, 1993, and who teaches in one of the areas listed in the box to the right, may qualify for a teacher shortage area deferment. Borrowers should contact their loan holders to obtain an Education Related Deferment form, or they can access the deferment form on the MOSTARS web site at [www.cbhe.state.mo.us](http://www.cbhe.state.mo.us). These shortage areas also allow past recipients of the former Paul Douglas Teacher Scholarship to qualify for a reduction in their teaching obligation.

The 1998 Reauthorization of the Higher Education Act of 1965 (Section 428J) established a loan forgiveness program for new borrowers whose first loan was obtained on or after Oct. 1, 1998. The borrower must teach for five consecutive school years in a school that qualifies for loan cancellation under the Federal Perkins Loan Program.

Federal Perkins Loans have different loan forgiveness provisions than Federal Stafford Loans. Borrowers should contact the holders of their Perkins Loans to inquire about loan forgiveness.

Please watch for updated information about teacher shortage areas in future issues of this newsletter. If you have questions about teacher shortage areas, contact the MOSTARS Information Center at (800) 473-6757 or (573) 751-3940. ★

## Missouri Teacher Shortage Areas 1999-2000 Academic Year

**Agriculture (General/Vocational) Education**  
**Reading (Special)**  
**English for Speakers of Other Languages**  
**Gifted**  
**Industrial Technology**  
**Journalism**  
**Mathematics (Middle School)**  
**Music-Instrumental**  
**Speech/Theatre**  
**Foreign Language**  
**Japanese**  
**German**  
**French**  
**Spanish**  
**Science**  
**Physics**  
**Chemistry**  
**Biology**  
**Earth Science**  
**Middle School Science**  
**Family and Consumer Science**  
**Special Education**  
**Behavior Disordered**  
**Cross Categorical**  
**Deaf/Hearing Impaired**  
**Early Childhood**  
**Learning Disability**  
**Mentally Handicapped**  
**Physical/Other Health-Impaired**  
**Severely Developmentally Disordered**  
**Blind/Partially Sighted**  
**Speech/Language Specialist**  
**Technology Education**  
**Mathematics**



# National Student Loan Data System Update

**FFEL  
Program  
News**

Beth Ziehmer  
(573) 751-1774  
USER ID: beth.ziehmer

## Unreported Loans Report #5

**T**he Missouri Student Loan Program is pleased to announce that the number of loans NEVER reported to the National Student Loan Data System through the lender manifest process has dramatically decreased over the last year. In November 1999, the MSLP had approximately 83,000 loans that had never been reported through the NSLDS lender manifest process. On the November 2000 report, the number of unreported loans was approximately 31,000. This represents a decrease of 63 percent.

The decrease is due in part to the overwhelming lender response to the November 1999 Unreported Loans Report. The MSLP also was able to resolve many loans with a program run by the MSLP servicer, Guarantec. The program selected all of the loans on the MSLP database with a paid or cancelled status that had not been successfully reported through a lender manifest. The program then created a lender manifest transaction to be included in the next NSLDS extract that reported those loans with a zero balance.

To further reduce NSLDS errors, the MSLP mailed the fifth Unreported Loans Report to lenders in December 2000. As with previous reports, the latest report details any loans (1) NEVER reported through the NSLDS lender manifest process or (2) reported in the past, but not in the most recent quarter. Unlike past reports, the new Unreported Loans Report was mailed directly to the appropriate lender rather than to its servicer. Responses to the Unreported Loans Report are requested by Feb. 15, 2001.

## New NSLDS Status Codes

**T**he Oct. 31, 2000 Technical Update 2000-01 for Lenders and Lender Servicers lists information for lenders about new NSLDS status codes. Lenders may report the new codes on or after July 1, 2001. If a lender wants to use the new codes before July 1, the lender must work directly with the guaranty agency to ensure the guaranty agency is ready for the new codes. The MSLP and its servicer, Guarantec, will be working on an NSLDS project in the coming months. One aspect of the NSLDS project will incorporate the new

codes into the MSLP database. Watch future MOSTARS newsletters for further information about the MSLP implementation of the new status codes.

## Lender Access to NSLDS

**T**he U.S. Department of Education now allows lenders and servicers to access NSLDS. Lenders can apply for access by completing a Student Aid Internet Gateway application online at [www.sfawebenroll@ed.gov](mailto:www.sfawebenroll@ed.gov) or by calling Title IV WAN customer service at (800) 615-1189 and asking to speak to an enrollment specialist.

Once NSLDS access is received, the organizational contact information should be entered to aid in contacting the proper person to resolve any conflicting information.

If you have questions about NSLDS, contact the MOSTARS Information Center at (800) 473-6757 or (573) 751-3940. For questions specific to NSLDS reporting, contact Missy Markis at Guarantec, the MSLP servicer, at (800) 667-7906, extension 7480. ★

**Our web site has changed.  
Effective Jan. 2, the new address is  
[www.cbhe.state.mo.us](http://www.cbhe.state.mo.us).**

# Staff News

## Fond Farewell

**M**arcia Mahaney, coordinator-ATOM accountant, resigned from MOSTARS effective Nov. 9, 2000. She began her career with MOSTARS on June 23, 1997. Marcia accepted a position as an accounting analyst with the Missouri Department of Health.

Although Marcia looked forward to pursuing new challenges, she was sad to leave MOSTARS. "I have really enjoyed working with everyone," she said. "I feel I have made so many good friends here and will miss everyone!" ★

## 2001 Holiday Schedule

MOSTARS and its servicer, GuaranTec, will be closed on the holidays listed below.

| MOSTARS                                      | GuaranTec                         |
|--|-----------------------------------|
| Inauguration.....Jan. 8                      | Martin Luther King Day....Jan. 15 |
| Martin Luther King Day.....Jan. 15           | President's Day.....Feb. 19       |
| Lincoln's Birthday (observed).....Feb. 12    | Memorial Day.....May 28           |
| Washington's Birthday (observed).....Feb. 19 | Independence Day.....July 4       |
| Truman Day (observed).....May 8              | Labor Day.....Sept. 3             |
| Memorial Day.....May 28                      | Columbus Day.....Oct. 8           |
| Independence Day.....July 4                  | Thanksgiving.....Nov. 22-23       |
| Labor Day.....Sept. 3                        | Christmas.....Dec. 24-25          |
| Columbus Day.....Oct. 8                      |                                   |
| Veterans Day.....Nov. 12                     |                                   |
| Thanksgiving.....Nov. 22                     |                                   |
| Christmas.....Dec. 25                        |                                   |

The Missouri Department of Higher Education makes every effort to provide program accessibility to all citizens without regard to disability. If you require this publication in an alternate form, contact the MOSTARS Information Center at (800) 473-6757 or (573) 751-3940. Hearing/speech impaired can call (800) 735-2966.

**3515 Amazonas Drive  
Jefferson City, MO 65109**

**FIRST CLASS**

MOSTARS, the student assistance division of the Missouri Department of Higher Education, publishes this newsletter to inform Missouri's higher education community about current issues concerning early awareness and outreach, consumer information, state and federal student financial assistance programs, and student loan default prevention.

Mr. Lynn Ewing, Jr. .... CBHE Chair

Dr. Kala M. Stroup. .... Commissioner  
of Higher Education

Ms. Lynn Hearnese. . . . Assistant Commissioner for  
Student Assistance and Services